

Banking Statistics

(HK\$ million, unless otherwise specified)

As at end of	Number of authorized institutions (AIs)	Assets and liabilities of all AIs			Customer deposits of all AIs		
		Total assets (liabilities)	Total external claims	Total external liabilities	Hong Kong dollar ^{1,3}	Foreign currencies ^{2,3}	Total
1994	380	7,320,583	4,757,310	4,506,078	1,016,203	929,369	1,945,572
1995	380	7,839,220	5,068,929	4,796,954	1,171,627	1,054,612	2,226,238
1996	368	7,906,532	4,708,305	4,485,738	1,400,077	1,058,180	2,458,256
1997	361	8,397,182	4,652,473	4,626,728	1,551,555	1,158,728	2,710,282
1998	333	7,254,475	3,882,071	3,465,156	1,699,726	1,300,302	3,000,027
1999	285	6,784,377	3,697,310	2,889,782	1,773,169	1,477,448	3,250,617
2000	263	6,661,006	3,511,949	2,488,127	1,851,177	1,676,670	3,527,847
2001	250	6,153,957	3,159,512	2,061,418	1,854,651	1,551,852	3,406,502
2002	224	5,999,078	3,075,646	1,908,475	1,824,911	1,492,631	3,317,542
2003	215	6,490,721	3,417,926	2,072,929	1,930,790	1,636,227	3,567,018
2002 Sep	228	5,963,908	3,015,309	1,898,192	1,821,153	1,467,412	3,288,565
Dec	224	5,999,078	3,075,646	1,908,475	1,824,911	1,492,631	3,317,542
2003 Mar	221	5,975,717	3,049,646	1,879,691	1,803,842	1,479,744	3,283,585
Jun	218	6,048,142	3,091,377	1,851,508	1,842,095	1,508,468	3,350,563
Sep	215	6,170,385	3,169,159	1,849,973	1,885,882	1,547,363	3,433,245
Dec	215	6,490,721	3,417,926	2,072,929	1,930,790	1,636,227	3,567,018
2004 Mar	217	6,672,901	3,562,871	2,225,597	1,887,172	1,668,959	3,556,131
Jun	214	6,801,527	3,678,431	2,381,797	1,883,625	1,685,881	3,569,507

(HK\$ million, unless otherwise specified)

As at end of	Loans and advances of all AIs				Asset quality of AIs		
	Loans for use in Hong Kong ⁴	Loans for use outside Hong Kong ⁵	Total	Of which: residential mortgage lending ⁶	Classified loans (gross) ⁷	Delinquency ratio of residential mortgage lending ⁸	Charge-off ratio of credit card receivables ⁹
1994	1,403,931	1,860,618	3,264,549	237,061	2.64	—	—
1995	1,571,808	2,166,750	3,738,558	272,695	2.40	—	—
1996	1,822,194	2,092,695	3,914,890	330,426	2.53	—	2.33
1997	2,230,228	1,891,442	4,121,670	425,469	2.09	—	2.15
1998	2,109,589	1,194,837	3,304,427	459,338	7.70	0.84	3.14
1999	1,933,391	879,519	2,812,910	478,244	10.14	1.13	4.92
2000	1,965,289	496,161	2,461,450	521,701	7.26	1.32	3.88
2001	1,878,679	306,306	2,184,986	528,518	6.53	1.22	5.46
2002	1,833,744	242,582	2,076,325	533,730	5.04	1.06	13.25
2003	1,808,639	226,439	2,035,079	522,237	3.94	0.86	10.02
2002 Sep	1,841,485	256,465	2,097,950	537,068	5.22	1.08	14.55
Dec	1,833,744	242,582	2,076,325	533,730	5.04	1.06	13.45
2003 Mar	1,825,426	234,277	2,059,704	528,567	5.03	1.11	11.82
Jun	1,819,279	233,843	2,053,122	523,500	4.83	1.12	11.60
Sep	1,792,353	225,573	2,017,926	520,698	4.59	1.05	9.85
Dec	1,808,639	226,439	2,035,079	522,237	3.94	0.86	8.19
2004 Mar	1,814,498	226,876	2,041,374	525,313	3.66	0.70	6.34
Jun	1,849,696	225,486	2,075,182	524,218	2.99	0.57	5.37

1. Adjusted to include foreign currency swap deposits.

2. Adjusted to exclude foreign currency swap deposits.

3. There is a break in data series due to the inclusion of short-term Exchange Fund placements of less than one month since 1997.

4. Include loans for trade financing.

5. Include loans where the place of use is not known.

6. Based on the monthly survey of residential mortgage lending. There is a break in data series at December 2000 due to an increase in the number of surveyed institutions.

7. Percent of total loans of retail banks.

8. Percent of total residential mortgage loans of surveyed institutions.

9. Percent of total credit card receivables of surveyed institutions. Figures are annual and annualised quarterly data respectively.

— Not applicable